

CLAIMS

- 1 1. A networked computer system comprising:
2 (A) a first computer system comprising:
3 a first processor;
4 a first memory coupled to the first processor;
5 a first data structure residing in the first memory;
6 a first application residing in the first memory;
7 a trigger mechanism residing in the first memory and executed by the first
8 processor that detects a change to the first data structure and, in response, invokes
9 the first application;
10 a software tool residing in the memory that is invoked by the first
11 application to retrieve information from the data structure and to format the
12 information into a defined format;
13 (B) a secure communication mechanism that provides encoded messages between
14 the first computer system and a second computer system, the secure communication
15 mechanism transmitting the formatted information from the first computer system to the
16 second computer system;
17 (C) the second computer system comprising:
18 a second processor;
19 a second memory coupled to the second processor;
20 a second data structure residing in the memory;
21 a second application residing in the second memory, the second
22 application receiving the formatted information from the secure communication
23 mechanism;

1 13. A method for communicating between a first computer system and a second
2 computer system, the method comprising the steps of:

3 (1) a user using a front-end application to cause a change to a first data structure
4 in the first computer system;

5 (2) detecting the change to the first data structure;

(3) using a XML Lightweight Extractor (XLE) to extract the first information from the first data structure and to format the first information into an XML document that satisfies a mapping file that defines the structure and content of the XML document;

9 (4) transmitting the XML document from the first computer system to the second
10 computer system via a virtual private network that provides encoded messages between
11 the first computer system and the second computer system;

12 (5) parsing the XML document and generating therefrom second information;

13 (6) processing the second information to determine whether the second

14 information satisfies at least one automatic approval criterion;

15 (7) if the second information does not satisfy the at least one automatic approval
16 criterion, notifying a human agent that manual processing is required;

17 (8) formatting a response XML document indicating status; and

18 (9) transmitting the response XML document to the first computer system via the
19 virtual private network.

1 14. The method of claim 13 further comprising the step of:

2 (10) the first computer system generating feedback to the user.

1 15. The method of claim 14 wherein step (10) comprises the step of sending a
2 message to the user via the front-end application.

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- 1 17. A method for doing business comprising the steps of:
 - 2 monitoring for changes a first data structure in a first computer system;
 - 3 detecting a change to the first data structure;
 - 4 in response to the detected change in the first data structure, extracting first
 - 5 information from the first data structure;
 - 6 formatting the first information;
 - 7 sending the formatted first information to the second computer system for
 - 8 processing via a secure communication mechanism that provides encoded messages
 - 9 between the first computer system and the second computer system;
 - 10 parsing the formatted first information;
 - 11 acting upon the parsed information according to business logic residing in the
 - 12 second computer system; and
 - 13 generating a response to the first computer system that indicates status of the
 - 14 processing of the data.

1 18. A method for an insurance company that has a first computer system to do business
2 with an insurance underwriter that has a second computer system, the method comprising
3 the steps of:
4 a trigger program executing on the first computer system monitoring a first
5 database in a first computer system for changes;
6 the trigger program detecting a change to the first database, the change
7 corresponding to a new application for an insurance policy;
8 in response to the detected change in the first database, invoking a first software
9 application on the first computer system to extract first information from the first
10 database, the first information corresponding to information in the new application for an
11 insurance policy;
12 the first software application formatting the first information into an XML
13 document according to information contained in a mapping file that defines the structure
14 and content of the XML document;
15 the first software application sending the XML document to a second application
16 executing on the second computer system via a virtual private network that provides
17 encoded messages between the first computer system and the second computer system;
18 the second software application parsing the XML document;
19 the second software application acting upon information in the parsed XML
20 document according to insurance underwriting logic residing in the second computer
21 system; and
22 the second software application generating a response XML document and
23 sending the response XML document to the first computer system that indicates whether
24 the new application for the insurance policy is approved.

